

CARRIERS	HMO Plans					HMO/POS Plan C \$1000					HMO/POS Plan D \$1000					Rate Guarantee
	\$5	\$10	\$15	\$20	\$30	\$5	\$10	\$15	\$20	\$30	\$5	\$10	\$15	\$20	\$30	
Aetna Health	\$5,191	\$4,930	\$4,665	\$4,438	\$4,027	n/a	n/a	n/a	n/a	\$4,533	n/a	n/a	n/a	n/a	n/a	None
AmeriHealth HMO	\$6,178	\$5,182	\$4,816	\$4,445	\$3,970	\$6,453	\$5,436	\$5,063	\$4,684	\$4,199	\$6,671	\$5,634	\$5,253	\$4,866	n/a	None
CIGNA Healthcare of NJ	\$6,447	\$6,313	\$6,225	\$6,157	\$5,823	\$7,459	\$7,337	n/a	\$7,055	\$6,885	\$7,619	\$7,527	n/a	\$7,307	\$7,141	1 year
Health Net	\$6,574	\$6,387	\$6,189	\$5,983	\$5,415	\$6,552	\$6,418	\$6,281	\$6,134	\$5,674	\$6,805	\$6,671	\$6,534	\$6,387	\$5,927	None
Horizon Healthcare of NJ	\$3,851	\$3,705	\$3,535	\$3,322	\$3,216	n/a	\$4,173	n/a	\$3,808	\$3,723	n/a	\$4,340	n/a	\$4,003	\$3,914	60 days
Oxford Health Plans	n/a	n/a	\$4,637	\$4,518	\$4,325	\$6,092	\$5,955	\$5,839	\$5,701	\$5,418	\$6,443	\$6,306	\$6,190	\$6,051	n/a	1 year
WellChoice HMO of NJ	\$5,595	\$5,376	\$5,129	\$4,816	\$4,527	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1 year

Note: Rates shown are monthly premiums for the sample group described on the attached page.

Note: The Standard HMO Rx benefit is 50% or \$15 copay at the option of the carrier

Note: Where two carriers are listed, the HMO coverage is issued by the first and the POS coverage is issued by the second.

Rates based on 50% Rx benefit

